

Charity registration number 1105384 (England and Wales)

Company registration number 05173595

AGE UK MERTON
TRUSTEES' ANNUAL REPORT AND AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

AGE UK MERTON

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Dillon T Byers R M Batson A Moledina K Murray P W Southgate T Scott H Shrimpton	(Appointed 20 November 2024)
Senior management	Sarah Goad Helen Regan Rebecca Williams	Chief Executive Officer Head of Services Head of Finance
Charity number (England and Wales)	1105384	
Company number	05173595	
Registered office	277 London Road Mitcham Surrey CR4 3NT	
Auditor	Kingston Burrowes Audit Ltd 308 Ewell Road Surbiton Surrey KT6 7AL	
Bankers	Unity Trust Bank PO Box 7193 Planetary Road Willenhall WV1 9DG Virgin Money Symington House 8 North Avenue Clydebank Business Park G81 2NR Bath Building Society 15 Queen Square Bath BA1 2HN	
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AGE UK MERTON

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AGE UK MERTON

WELCOME FROM OUR CEO & CHAIR

FOR THE YEAR ENDED 31 MARCH 2025

Welcome to our Annual Report for 2024-2025, it is our pleasure on behalf of both the Board of Trustees and the Senior Management Team to provide an update on our organisational development, the charity's financial position and the consequent outcomes and impact that have taken place for older adults across Merton. This year, the report highlights all the progress that has been made in year two of our three-year Strategic Plan. In line with that direction, we have continued to focus on providing high-quality advice and practical support, building social connection and creating opportunities for lifelong active ageing.

We have continued to increase our profile and connections across the borough, moving away from a model of service delivery in one place, to outreach activity and engagement further afield in Merton; with the aim of reaching all parts of our community, and in particular, underrepresented groups. We have increased our collaborative working, integrating further with our health, care and voluntary sector partners because we know we are stronger together, more efficient and effective in our service delivery- reducing duplication and maximising impact. We are now a part of the newly formed Merton Provider Alliance, which will form the delivery arm of integrated neighbourhood services within our borough.

A highlight of the year was the national news coverage of our delightful 'Sparkle Party' last Christmas, where we shone a light on the difficulties older adults can be subject to over the colder months, whilst showcasing the fantastic events our team organises that really do give opportunities for Merton residents to Love Later Life.

To shape future services that meet the needs of Merton older adults, we have listened to our clients and asked for feedback, informing our direction of travel, giving older adults what they want and where they want it.

We have put the spotlight on the quality of our service delivery and are delighted to announce that in January of this year, we were accredited with Age UK's Quality Advice Standard (QAS). This is recognition that the team continues to provide high-quality advice to Merton residents, something AUKM is extremely proud of.

In December 2024, we were awarded the Befriending Network's Quality in Befriending award. The Quality in Befriending Award is the only award in the UK specifically tailored for befriending services. We are proud to be the first Age UK partner to hold this award for our befriending service.

Our ship remains steady on course, despite challenging external variables, such as a volatile funding climate and a general feeling of uncertainty in the third-sector. We remain committed to achieving the objectives set out in the plan, whilst being responsive and pre-emptive to the rapidly evolving landscape around us.

We welcome and encourage you to read the content of this report, as we showcase the highlights of Age UK Merton activity over the 2024-2025 period; we are very proud of our dedicated, hard-working cohort of staff and volunteers, who give of themselves every day to make this world a little bit better for the older adults of our borough.



.....
Chairman

Date: ..8th October 2025.....

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

This Trustees report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Our Strategy

Age UK Merton (AUKM) is an independent Charity operating within the national Age UK network to provide services for older adults in the London Borough of Merton. Our role is to ensure that older adults can easily access the advice, support and care they need as they get older.

Age UK Merton has now been supporting local older people for nearly seventy years through the delivery of a wide range of services in the home and community. You will recall from last year's report for the 2023-2024 period, we collaborated internally with staff and volunteers, and externally with our clients and key stakeholders, in the drafting of our strategic plan which runs from 2023-2026. This enabled us to refresh our vision, mission and values as part of our ongoing development within the wider Merton landscape, and the new Integrated Care System, with a focus on working in an integrated, collaborative way, to enable us to widen access to our services and extend our reach to clients.

This report showcases all that has happened in Year Two of the 2023-2026 strategic plan.

Building upon our achievements from the previous strategic plan and placing older people at the core of our thinking, we are continuing to build upon our reputation as an organisation positively and effectively supporting older people in Merton. All of the team here at Age UK Merton have supported the implementation of this plan with the actions required to enable its successful delivery.

Our work now centres on our building blocks for future success. We know we need to continue improving the full range of holistic health, wellbeing and social outcomes for older adults, whilst increasing our outreach and engagement with underrepresented groups and carers, and building pathways of support e.g., with local specialist dementia services. We need to continue to develop and support our workforce, whilst working on longer term sustainability to ensure continued delivery in an environment that is fit for purpose, with more secure funding.

Our values are: Quality, Integrity, Kindness, Inclusivity and Collaboration

Our mission is to provide quality advice and services that meet the needs of older adults in Merton

Our vision Supporting our community with opportunities to love later life

Our Priorities

We are passionate about making a difference to the lives of older people in Merton. Our Strategic Plan outlines our three key priorities to improve health and wellbeing by:

1. Providing high-quality advice and practical support
2. Building social connection
3. Creating opportunities for lifelong active ageing

Building blocks for the future

Increasing outreach and engagement

Improving health, wellbeing and social outcomes

Developing our workforce

Ensuring sustainability

Our impact

KEY OBJECTIVE 1 - Providing high quality advice and practical support

Improved navigation across the organisation and throughout Merton

Continuing developments under London Borough of Merton's Civic Pride Fund

Age UK Merton already has a long-established Information and Advice Service and a Living Well service. As part of service development, we previously identified a new model of care delivery to develop both the capacity, flexibility, and expertise in each of these teams, whilst preserving the integrity of their well-functioning delivery models, into a more comprehensive overarching Community Support Service. Launched in September 2023, Our new Community Support Service ensures:

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

- An effective pathway of provision for older adults across Tiers 1, 2 and 3 as described in the prospectus, with fact-based information provision, short term advice and support around holistic wellbeing and more, and accredited advice around welfare rights (benefits, social care, health and end of life, housing options, transport and more) – this will improve **health, wellbeing and social outcomes** for older adults
- Multiple, easy to access and inclusive/ age friendly channels of provision including in- person help based at our activity centre, via telephone, online and in people's homes with **greater outreach and engagement** in the community to ensure underrepresented and marginalised groups are targeted
- A clearer career development pathway in place with new junior Officer roles supporting provision. This will ensure consistent capacity to deliver and will also help the organisation **develop our workforce**, growing and retaining new talent as an attractive employer. We will work towards accreditation as a Living Wage employer
- Strong and effective work between teams putting the needs of each client at the centre of provision. Greater capacity within these teams will also **ensure greater sustainability**.

There is an ongoing focus on future funding for all teams involved in Community Support. Our local NHS provisions have been going through a restructure, but it is hoped that we can work in partnership with our local Integrated Care Board (ICB) to support us with funding to help their patients who are reluctant to engage with statutory services and for our new model to be able to help clients put preventative measures in place to safeguard their health & wellbeing.

The Community Support Team has become more visible across the borough, attending a range of events; from Cost-of-Living focused gatherings, organised by Merton Council, to Health & Wellbeing days in Pollards Hill and other parts of the borough. As well as generating referrals into our services, these are useful for networking and relationship building, learning from and sharing expertise with our fellow voluntary sector agencies and statutory services.

Our in-house Community Outreach Officer has helped us to identify areas in the borough, where our reach has been limited. We have used local libraries to hold information stalls to speak to prospective clients and to promote our services. The Community Outreach Officer has also supported the team by producing marketing materials and merchandise to distribute in places where there is heavy footfall of people, such as GP surgeries, community centres and libraries; including Raynes Park library and Mitcham Library, to both promote services and access local communities.

Identified as a priority by the previous Age UK National pathway review, our Community Support Navigator role is now embedded in our wider Community Support Service. This role acts as the gateway into our organisation. The Community Support Navigator triages all calls and then refers the caller into the relevant service, whether this be our own Age UK Merton services or signposting to the wider voluntary sector, Merton Council services and the NHS.

Living Well

The Living Well service has a significant presence in the borough of Merton, continuing to build and maintain quality connections with Health and Care Services.

With close links and strong relationships with Adult Social Care, the team has an effective referral pathway that helps to alleviate pressures on statutory services, and we continue to build upon and streamline our integration with First Response, Occupational Therapy, the Locality teams, Central London Community Health and Reablement, hot desking at the Civic Centre to stay visible and connected. This collaboration is key to identifying vulnerable clients in the borough and supporting them to access services in the community in a multi-disciplinary way. We know this partnership working can be further built upon to provide even more positive outcomes for Merton residents.

The team of Health and Wellbeing Coordinators regularly attend GP surgery multi-disciplinary meetings across the Primary Care Networks (PCNs) in Merton. This helps to identify the most vulnerable and often frail clients in the community, who may not engage with their GP, but have significant health issues and social needs; in this regard, our team provides holistic, needs-based support. The Living Well team visits clients at home and can provide feedback to health services regarding the client's personalised action plan and their progress towards becoming safer and more independent in their homes. Living Well's extensive outreach and engagement with PCNs ensures a steady stream of referrals from GP surgeries and Social Prescribing.

"Thank you for your untiring support and encouragement to venture out into the community again despite my COPD and fatigue. Age UK Merton does so much good work for its older residents! I have been engulfed in compassion, empathy, patience and kindness" Ms X, 77, Morden

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Living Well supported **872 individual clients** over the last year, and had over **524 new referrals** to the service from a variety of referral sources. Living Well carried out **498 home visits** and went on **91 joint home visits** with internal and external professionals.

"We did not know that any of these services were available until you visited, and we are so grateful for all you have done to help." Mr X, aged 78

Living Well attended many events across the borough to ensure they had far-reaching engagement with older adults in the whole of Merton. This included events such as: Merton Health and Wellbeing Strategy meeting with Merton Connected, Spring into Health Events, Merton Dementia Action Alliance Meeting, Cost of Living events, and wider network meetings with NHS services, charity organisations, and local Merton services. We have increasingly engaged with our communities, giving talks at community health and wellbeing carers' events, South London Carer's hub with Holy Cross school, and at a Muslim Women's informal coffee meeting in the borough of Merton.

"Your time, expertise, and dedication played a crucial role in making the events a success, and we truly appreciate your contribution. It was wonderful to see so many members of the community benefit from the services, advice, and care you provided. Your efforts helped create a welcoming and supportive space where people could access vital health resources, and guidance." (Be Well, Spring into Health event)

The Living Well Team carried out a Tea and Talk in March 2025 as part of the Activity centre timetable of activities. The Living Well team brought in **20 clients** who thoroughly enjoyed the interactive session, asked lots of questions and took away invaluable information about Living Well and services available in the community.

"You have changed my entire life for the better and have supported me through this entire journey". Miss X, 82 Mitcham

This year there remains a good level of referrals, particularly in the area of feeling safe and independent, referred through health professionals, Adult Social Care and social prescribers.

300 client reviews were completed, ensuring individual client's journeys were recorded and monitored. Living Well actively measures the improvements and outcomes for clients over a period of time for health, wellbeing, safety and independence, comparing the clients scores before and after getting support from Living Well.

46% of onward referrals are related to our theme of 'Feeling Safe & Independent'. This is significantly higher than our other themes as we are able to refer to several sources of support, such as, Adult Social Care, Occupational Therapy, Falls Prevention, Mascot Telecare pendants and the London Fire Brigade.

Onward Referrals:

Feeling connected	14%
Feeling positive	2%
Feeling Safe and Independent	46%
Managing Money	24%
Staying active and healthy	14%

Referrals for Managing Money are higher in the last year, mainly due to clients needing support with the rising cost of living and benefit cuts. Clients are seeking more support to increase their income through age-related benefits such as Pension Credit and Attendance Allowance. Age UK Merton's Information and Advice service now has a full team of Information and Advice Advisers which has increased their capacity and shortened waiting lists for benefits checks and pension-aged benefit support.

45% of clients improved in the outcome of Managing Money, which is above Living Well's set agreed outcome seeing clients **improve by 30%**.

63% of clients improved in the outcome of Feeling Safe and Independent. Living Well has helped improve the safety and independence of a higher percentage of older adults in the borough of Merton, against Living Well's set agreed outcome of **50%**.

"You are the only person with patience that has helped me. I finally feel listened to." Mrs X, 67

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The Living Well team has taken on many team training and personal development opportunities, including upskilling around topics such as Domestic Abuse, Improving Customer Care for People with Dementia, Suicide First Aid Training, case study training and safeguarding training. Ongoing training ensures staff apply current information and legislation to their work and supports best practice, which informs their work with clients.

This year, Living Well took on a student social work placement from South Bank University. This encouraged staff to develop mentoring and training skills and to improve their leadership skills. Working with student placements helps to promote the values and practices of Age UK Merton. This not only elevates the student's learning and adds valuable experience, but also showcases Age UK Merton as an organisation invested in development and excellence, and as a potential employment opportunity in the future.

Living Well has been proactive in researching opportunities, particularly surrounding dementia, as this seems to be where new funding streams lie. Living Well has taken part in dementia health days/events in the community, Dementia Action Alliance meetings, and dementia training. We will develop this further by continuing to take on more advanced dementia training and build new projects with a dementia support focus. Living Well will continue to contribute to being sustainable and relevant in the community, developing services that adapt and evolve to the needs of Merton clients.

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Case Study

Client information
Mr X, aged 77, living in Colliers Wood, self-referral, White British
Case study
Context / presenting needs <p>The client reached out to Age UK Merton in October 2024, feeling uncertain about their ability to manage at home after a recent hospital discharge. Living alone with no family or friends, they were concerned about how to navigate daily life safely and whether their home environment could support their changing needs. Without a support network, even the simplest tasks had become daunting, and they felt increasingly isolated. An assessment for home adaptations seemed like a necessary first step toward maintaining their independence.</p>
Intervention <p>Understanding the client's concerns, we explored financial support options and referred them to the Welfare Benefits Service, where they could receive guidance on Attendance Allowance and a full benefits check. They had never applied for financial aid before and were unsure of what they were entitled to, so this was an important step in ensuring their needs were fully met. Recognising their loneliness, we introduced them to Age UK Merton's Befriending Service, which could provide them with regular social interaction and emotional support. The idea of companionship was something they had not considered before, but they were open to trying it. Daily tasks were another challenge, so we arranged for domestic support through the At Home service. This would not only help them manage household responsibilities more easily, but also provide the added reassurance of having a familiar face visiting regularly.</p> <p><i>Finally, we referred them to Occupational Therapy for an assessment of their home. With their recent health challenges, it was important to ensure their living space was adapted to minimise fall risks and maintain their safety and independence.</i></p>
Outcomes <p>Over the following months, the client's situation gradually improved. They successfully applied for Attendance Allowance, as well as Pension Credit, Housing Benefit, and Council Tax Reduction, easing their financial worries. By February, they were introduced to a befriender, someone they could now see in person once a week. Having someone to talk to and share their thoughts with has made a real difference, helping them feel less alone in the world. In December 2024, they began receiving support through the At Home service. Beyond assistance with domestic tasks, they now had another regular visitor, bringing a sense of comfort and consistency to their routine. Their Occupational Therapy assessment was completed, and home adaptations were installed to make everyday activities safer and more manageable. With these changes, they felt more independent and secure, knowing they could navigate their home with confidence.</p>
Quotes/ direct feedback from the client: <p><i>"Thank you, Charlotte, for helping me feel less isolated."</i></p>

Access to advice

Increasing Outreach and Engagement

Our Information and Advice (I&A) service provides high quality, accredited advice for older adults on issues such as money and benefits, health & care, housing and local services.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

At the start of Q1, the team consisted of one adviser and the I&A Manager. The I&A Manager's main priority during this period was to rebuild the team, ensuring that residents across the borough of Merton could access advice and guidance from a fully staffed and skilled team of advisers. To increase outreach and engagement across the borough, it was clear that the team needed to grow. Despite staffing limitations, at the start of the year, the I&A service worked closely with The Community Engagement Officer to attend West Barnes Library as part of the wider Community Support Service.

With the addition of two part-time Advisers during Q2 and Q3, we were able to increase our outreach across the borough. This team were able to attend more local Cost of Living and service engagement events, including those held at Raynes Park, and Mitcham libraries. At these events, we spoke directly with residents, sharing information about the support available and how the service could help. One standout event was held at Colliers Wood Community Centre in October, organised by a local MP. The event was well attended and within just a couple of hours, the team logged twelve self-referrals from residents needing help with issues such as income maximisation and consumer problems. Another successful event took place at the Civic Centre in March held by Merton Council, where residents approached the team with specific questions about welfare benefits.

Over the year, the I&A Manager and team have arranged guest speakers at their team meetings. These included staff from Merton's Memory Hub, (MCIL), Adult Social Care, Merton Carers First and Social Prescribing services. As many of the team are still relatively new in post, these sessions have really helped develop their knowledge of local services and referral pathways. Being able to hear directly from these services has strengthened the team's understanding of external support while strengthening signposting and referral routes. As a result, we have seen an increase in referrals into the service too.

Internally, the team has facilitated Tea & Talk sessions for Age UK Merton clients. Each topic has been delivered in line with trends that have arisen. In Q1, a session on Attendance Allowance was delivered, half the attendees went on to self-refer, all received assistance to apply for Attendance Allowance, and all were successfully awarded the benefit. More recently, in response to the ongoing cost of living pressures, a More Money in Your Pocket session was delivered, it was well received and led to a series of new referrals.

The successful appointment of new staff and volunteers during the year resulted in the I&A Manager needing to prioritise the induction and training programmes for the new team members. To fulfil this, the I&A Manager reduced her own caseload significantly. As a result, during most of Q2, one experienced adviser carried out most of the client work, while the rest of the team settled into their roles, they began to pick up supervised casework towards the end of Q2 and the start of Q3. Despite this reduced capacity, the service still supported over 300 clients during Q2 and Q3. By the end of Q3, monitoring figures more than doubled, reflecting the growing capacity of the team to take on more cases.

From April 2024 to March 2025, the team supported 1,189 clients, carried out 311 home visits, 207 office appointments, and handled over 2,500 phone appointments and enquiries.

In Q1, I&A extended their advice provision, except welfare benefits, to clients age 50+ recognising that early intervention can improve long-term outcomes. Compared to the same period last year, support for this age group has now increased, showing positive early signs of impact.

As the team grows in confidence, they are offering more advice on enquiries such as housing, health, consumer and community care; and statistics show there has been a total increase from 12% last year to 20% this year. Concessionary travel remains high and to address the longer waits for clients in this area, the team has strengthened partnership working by referring some clients to external organisations, such as our partners at the Wimbledon Guild, ensuring timely support and reduced waiting times particularly when wait times can fluctuate.

The breakdown of I&A work undertaken shows: 42.75% of contacts were for information and signposting, 25.88% for one-off advice, 31.37% for advice and casework. The higher proportion of information-only enquiries in Q2 reflects both the limited adviser capacity at the time and the introduction of a new triage system in Q3. The triage system, introduced in Q3, became a key tool for managing growing demand as a direct result of the Pension Credit and Winter Fuel Payment changes announced by the government in July 2024, with the application deadline date of 21 December 2024.

With four team members still new in post, the I&A Manager provided hands-on support and used triage to guide and prioritise benefit checks and applications. All clients were contacted before the deadline, either for direct assistance or signposting. The triage approach was so effective during this period, that the team have continued to use it. It plays an important role in managing workflow, reducing the waiting list, and ensuring that cases are handled efficiently.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The estimated benefit take-up for 2024 - 2025 was £632,828 an increase of £228,920 from the previous year. This reflects an increased number of clients supported with Pension Credit applications and passporting benefits, including Winter Fuel Allowance, Housing Benefit, Council Tax Support, and the free TV licence as a result of the government changes.

"I don't know if I could have done this without your help, I worried about being homeless and not getting any help with the rent and council tax and having nowhere to go. I do appreciate everything, I am no good on the phone and hearing you sort things out has really helped me".

Focus has been placed on our training and development process to ensure it is robust and specialised. External training was delivered through the Welfare Benefits Training Company, who ran six tailored workshops for the team. In addition, staff and volunteers had, and continue to have, access to a wide range of free learning resources and training through Age UK National. This includes 'Benefits for Older People', 'Good Practice in Advice Delivery', 'Independent File Review' and 'Case Note' training to name a few. Shelter has also been a valuable partner, providing access to free and paid housing advice courses, and the team recently completed Dementia Awareness training led by The Alzheimer's Society.

Under the wider Community Support Model, a new triage tool was developed by the I&A Manager to support the Community Support Navigator role. The triage book helps the Navigator collect key information from clients at first contact, ensuring more accurate assessments and in addition, faster access to the right support.

The addition of two experienced Advice Volunteers has been especially valuable in helping reduce client wait times. Both volunteers bring a wealth of experience which has proved invaluable. Both now successfully manage their own caseloads under the supervision of the I&A Manager and both have played a key role in contributing to this year's high benefit take-up figures.

As part of our continued commitment to delivering a high-quality, accredited, and sustainable service, we are proud to report that in January, it was confirmed that we successfully maintained Age UK's **Quality Advice Standard (QAS)**. This is recognition that the team continues to provide high quality advice to Merton residents, something AUKM is extremely proud of.

The QAS is assessed across a rolling three-year cycle and comprises three key components:

- The Quality Advice Assessment rolling throughout the 3-year cycle (QAA)
- The Service Management Review (SMR)
- The Mystery Shop (MS)

Our most recent QAA began in May 2024, marking the start of this assessment cycle. In October 2024, ten case files per adviser were submitted for review, from which two files per adviser were selected for audit.

In January 2025, we received formal confirmation that the service continues to meet the QAA benchmarks, an achievement that reflects the professionalism, dedication, and hard work of our entire team. Our next QAA is anticipated to begin later in the year, followed by the SMR and MS in 2026 as part of the ongoing assessment cycle. The team are proactive in preparing for these assessments and continue to strive to maintain high standards. The I&A Manager plays a crucial role in this process, providing continuous support to the team. Regular case checks and file reviews are carried out to monitor the consistency and quality of our advice. These internal quality assurance processes are key in ensuring that advisers continue to meet the required advice benchmarks.

Achieving and maintaining the Quality Advice Standard is not only a significant accomplishment, but also a clear indication and reassures our clients, partners and stakeholders that they can place their trust in the information and advice we provide.

Age UK Merton is also part of the Warm & Well initiative funded by Merton Council, where we work in partnership with the Wimbledon Guild and Thinking Works. Age UK Merton's role in this project centres around income maximisation and supporting clients with accessing benefits. Our collaborative work with the Guild and Thinking Works helps us to package together support around energy issues, benefits advice, grants and practical home energy solutions. This service is especially beneficial due to the cost of living crisis as more people are finding themselves in fuel poverty. The group meets regularly to discuss innovative ways of reaching clients and how best to support them.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Information & Advice case study

Name: Client U

Age: 80

Location: Merton

Support Area: Housing, Benefits, Health & Wellbeing

Client U, an 80-year-old man living in Mitcham, reached out to Age UK Merton's Advice team following the death of his long-term partner. He had lived with his partner in a housing association property for over 15 years, but the tenancy had always been in her name. After her passing, Client U received a letter from the housing association stating he would need to vacate the property, as he was not listed on the tenancy agreement. This left him distressed, fearing homelessness and deeply concerned for his future. Client U was also living with the long-term effects of a previous heart attack and stroke, and the added uncertainty of his housing situation was severely affecting his mental and physical wellbeing.

Over a period of 5-6 appointments, the adviser helped Client U to apply for Attendance Allowance, which successfully increased his income. We assisted Client U to apply for a blue badge so that he could park closer to entrances and exits because of his reduced mobility.

While his family supported him in applying for housing benefit and council tax support, these claims were initially denied as he was not the legal tenant. Therefore, the adviser advocated on Client U's behalf by contacting the housing association to explore the possibility of a tenancy succession. Through regular communication with the housing association, the adviser secured an agreement for Client U to succeed the tenancy, allowing him to remain in the home he had shared with his partner for 15 years. Following this success, the adviser re-engaged with Merton Council to reopen Client U's housing benefit and council tax support claims. He was awarded 90% of his benefits, significantly reducing his monthly housing and council tax costs.

As a result, Client U can now live safely and securely in his long-term home, with greatly reduced financial stress and peace of mind.

"Thank you, I could not have done all of this. You really helped me—I would not have been able to do this by myself. I honestly don't know how to thank you."

Increased the number of older adults receiving support at home to stay independent

At Home

Our caring, experienced team of support workers provides practical help at home to ensure people feel comfortable, safe and secure. This flexible, paid-for service is tailored to meet the needs of the person and can include cleaning, shopping and other domestic tasks. We also provide short-term support and respite for carers to allow opportunities for them to attend appointments etc. The service provides carers with the peace of mind that their loved one is well supported.

This year has proved to be a very positive year for the At Home Service, which has seen the business undergo a thorough health check, breaking down all the variables that have impacted previous performance. A breakthrough in recruitment practice has been one of the many successes throughout the year, meaning we have had a consistent and reliable stream of people to support growing demand; building a secure connection with the Job Centre by regular contact has led to a steady flow of referrals every couple of months. Throughout July/August we were able to recruit six new support workers, an unprecedented number. We have also prioritised partnership working with Age UK Sutton in relation to recruitment through their respective connection at Sutton Job Centre.

To maximise exposure within the community and to identify new clients, in June, the At Home Coordinator and three of our valued support workers went along to the Mitcham Carnival to support the promotion of AUKM and to see if this could have a positive effect on recruitment for the team. *"It was a fantastic day to work alongside the support workers within the community. They thoroughly enjoyed the day and were very clear in wanting to be involved in outreach work again"*, our Coordinator explained. The support worker really enjoyed the day and felt much more engaged with the organisation and its mission as a whole, being a part of the wider staff team.

Regular monthly meetings with the Community Outreach Officer have identified areas to target for marketing and outreach promotional events, which has proved invaluable. The team has facilitated at cost-of-living events, libraries, the Memory Lane club in Wimbledon, and has supported the production of new marketing materials for the services.

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The team have supported 354 individuals in total.

There were 1,079 home visits in total for the year.

Our clients have been supported by a maximum of 22 valued support workers.

We have worked hard to streamline our administrative and financial processes and work has begun to identify tools, which can more effectively support the running of the service. Two of our skilled and highly-valued volunteers have been working closely alongside the Coordinator to refresh our Customer Relationship Management system, Charity Log, and to mobilise the use of a new app, "Call Round", to support a reduction in the administrative workload. We will be trialling this app with senior support workers in the next financial year.

"The service is very, very good. Glad you're here, so helpful, I feel more confident knowing someone is coming. The support workers are friendly, happy & smiley".

Within the team, we have trained and developed three senior support workers, who now carry out important assessments for new referrals.

A price increase was implemented from the 13th August 2024 at a cost of £23 per hour for any new referrals, and this was then applied to our existing clients from the 1st September. Having not had a cost increase in a number of years, the uplift has been necessary to cover our associated rising costs, to keep this service sustainable into the future; it still remains a very competitive rate and we will continue to endeavour to keep the cost affordable for our clients, particularly in this current climate.

A salary increase for support workers was agreed from the 1st September, in line with the new London Living Wage; AUKM is now an accredited employer, listed on the London Living Foundation website.

The income generated by At Home consistently increased over the three months of Q2 and this continued into Q3 & Q4, and we are now exceeding pre-pandemic levels on activity.

Along with the continued success we are having with recruitment, this upturn is testament to the team, who have been focused on finding new ways of working within the organisation, reviewing and refining processes and building external relationships. The positive impact on recruitment is reflected in the increased number of visits being made to the clients who use this service.

Promotion and marketing will be the priority focus for the next year, increasing our reach, improving outcomes for clients and ensure our ongoing sustainability.

We have spent time meaningfully engaging with our trusted, valued support workers, who can often feel more removed from the centre by the remote nature of their work. We have supported them by conducting comprehensive one-to-one meetings and communicating regularly to gain any direct feedback from our clients, identifying any extra support they may need or tweaks required to the service moving forward.

Footcare Clinics at AUKM

Previously known as Happy Feet, our footcare service has had a refresh and the name of the service has been changed to "Footcare Service", which better reflects the nature of the service and is clear and accessible to the public at large. We have designed new posters and leaflets incorporating a list of treatments the service can offer. The posters and leaflets formed part of a marketing push at the start of the new financial year, with a particular focus on GP surgeries, which represents a large proportion of current referrals and enquiries.

The service has a dedicated email address and phone number, which operates outside of our normal client hours, and the team who answer the calls can not only make appointments, but are skilled to answer queries related to footcare.

Foot health has long been an issue for older adults, having the potential to severely impact mobility, independence and quality of life; within Merton there is a clear need for an accessible and affordable service due to strains and limited capacity within the NHS. Our Footcare service now runs three days a week, which has reduced the waiting list to zero and we are now in a position to be able to offer appointments within two weeks of an enquiry being made.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Historically, the service was run with the support of qualified podiatrists, who provided more clinical and complex treatments. We have struggled in recent years to attract a replacement podiatrist due to a national shortage, and this year we took the decision to seek out qualified Footcare Health Practitioners, rather than limiting our offering to podiatry. Using the professional network of contacts from our existing footcare health practitioner and advertising on our own website, we have successfully added two new practitioners to the team. This has enabled us to attend and respond to the majority of footcare issues that present to us, which includes: nail trimming & shaping, corn removal, callus reduction, cracked heel treatment, fungal & thickened nail care, athlete's foot & verruca advice and deep cleansing & moisturising.

From January 2025, we brought the delivery of the service back into our centre in Mitcham. Using our preexisting therapy room, we have a fully functioning space to hold our footcare clinic. With the service running from the centre, it has introduced a new cohort of people to Age UK Merton, many are attending the centre for the first time when they come for their appointment. This has allowed us an opportunity to promote AUKM and in particular, the Activity Service to these people and raise awareness of all the services we provide.

KEY OBJECTIVE 2 - Building social connection

Age UK Merton was a founding partner of the Merton Community Hub. In partnership with Wimbledon Guild during 2024-25, we continued to staff and provide support to local residents through enquiries coming in via the Community Hub telephone line, funded by the London Borough of Merton. Although the Hub was originally set up in response to Covid-19, this year the Hub has continued to be a lifeline to people in crisis across Merton.

The Community Support Senior Manager works closely with their counterpart at the Wimbledon Guild, holding ongoing fortnightly meetings to discuss service developments in the community, and to review activity and performance. The recent end of year report shows an increase of calls of 70% on the year prior. We have dedicated resource for the Community Hub calls and actions. The report also shows that there has been a significant increase in Tier 1, 2 & 3 calls; with Tier 3 calls reflecting more complex support. The Navigator, since becoming part of the Community Support Service, has improved their knowledge of the intricacies of the services and how they can best support our clients. This has come about by more integrated working, sitting with the teams and attending joint visits to get on the ground experience and a good insight into how each individual team supports clients.

The Community Hub has evolved in the last year because of both Wimbledon Guild and Age UK Merton's dedicated resources that are in place and are better placed to help with a much broader range of issues.

Increased reach to Merton's most isolated older adults

The Merton Befriending service is provided in partnership with Wimbledon Guild and the service matches volunteers with the most isolated older adults, who are house-bound and living with multiple long-term conditions, and may not have strong support networks. We continue with a hybrid service offering, with both telephone and face-to-face contact as options for clients based on preference.

Befriending

Merton Befriending Service is a high-quality service dedicated to tackling loneliness and isolation for older people in Merton by assigning friendly volunteers to visit older people in their homes. Loneliness can have a significant impact on older people's health and wellbeing, therefore, Age UK Merton and The Wimbledon Guild have joined forces to recruit volunteers to dedicate their free time to visiting older, more vulnerable people in their homes.

We offer a free face-to-face and a telephone befriending service with the emphasis on reducing social isolation, empowerment and promoting independence. This is done by providing emotional support and/or enabling people to be re-integrated back into their local community. The befriending service is completely free to join as either a volunteer or a client.

Our befriending volunteers are interviewed and fully inducted into the role. Two references are taken up. A Disclosure and Barring Service (DBS) Check is also carried out. Volunteers are regularly supervised and monitored.

This year saw the completion of the Connect and Befriend project, funded by the NHS under the Health Inequalities funding programme, offering social contact and befriending to clients with complex mental health needs. With the project's conclusion, we can now report the final figures. This year we supported 5 clients for more than 6 months, with 62.5% showing improved wellbeing scores. All clients experienced mental ill health, social isolation, and agoraphobia to varying degrees, with diagnoses ranging from depression and anxiety to psychosis and personality disorders. Many also faced physical health challenges.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

At the project's close, we ensured a smooth transition for clients. Some continued their relationships through the Merton Befriending Service, while others naturally concluded their matches after meeting personal goals.

Client information
Mr S aged 67 living in Colliers Wood, referred by Living Well, White British
Case study
Context / presenting needs <ul style="list-style-type: none">• Client had been in touch and self-referred to our telephone befriending service through the Merton HUB• He then was in touch with the Living well service for support after the death of his wife, they supported him with contact with Adult Social Care, liaised with GP about a medication review and made referrals for counselling and befriending.• Client had a diagnosis of depression and anxiety and was reporting that he was unable to leave his home due to this extreme anxiety. This resulted in the client being very isolated having no social contacts other than a weekly visit from his sister who helped him with basic shopping.
Intervention <ul style="list-style-type: none">• Connect and Befriend matched the client with a male befriender in his 50's who had also had a history of depression and anxiety and who was currently recovered and hoping to help someone in his past situation. A match was made and they started to meet weekly for 2-3 hours. At first the client was nervous and they spent time watching tv together, however over time, they have built a strong, supportive relationship where the client feels comfortable, and they talk constantly throughout the time they are together and both have commented on how the time flies and how they feel they both are benefitting from the contact.
Outcomes <ul style="list-style-type: none">• With the combination of his medication review, access to adult social care (to help with things like arranging personal care and adaptations to his home for his changing mobility), as well as having an allocated social worker, the client is now presenting in a much more positive light. His time with his befriender is spent doing jobs around his house which he previously didn't feel motivated to do. They play games and they spend time outside in the garden. The client has also made several trips to the local shop, which he had previously been too anxious to do.
Quotes/ direct feedback from client: <ul style="list-style-type: none">• <i>"I really enjoy chatting to my befriender, I was so lonely before."</i>

Our core befriending service continues to be well known in the borough and is in high demand. Referrals into the service continue to rise and we hold a waiting list due to this demand. We continue to focus on high-quality matches for our befriending service to ensure that our clients' social needs are met and we are creating lasting social connections.

We are a member of befriending networks and are recognised as a member network promoting best practice in befriending services nationally. Age UK Merton is one of the founding members of the Merton Befriending Forum, consisting of members from all befriending services in Merton. We continue to meet on a quarterly basis to discuss befriending in the borough. This network has been an incredible way to network with our projects to share befriending specific news and resources.

"Poppy is my client's befriender and he was saying how much he enjoys their chats each week and he is looking forward to their next one, as he will be sharing his love of music, specifically the guitar, with her. My client was visibly brighter and I think it's down to him feeling less isolated thanks to Poppy's visits."

"My client is enjoying his visits and discussing his passion for planes. Dr H told me that his Dementia has stabilised since these visits and his wife is enjoying the short respite."

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

In December 2024, we were awarded the Befriending Network's Quality in Befriending award. The Quality in Befriending Award is the only award in the UK specifically tailored for befriending services. We are proud to be the first Age UK partner to hold this award for our befriending service. The benefits of this award for our service are that there is an increased confidence in the organisation from potential referrers, befriendees and befrienders, as well as funders, commissioners and other stakeholders. Completing this award gave us a chance to review and reflect upon all aspects of our befriending service. In the first year of holding this award we are eligible to complete an additional quality mark of excellence in befriending which the team will be completing this upcoming year.

We have had a review this year of our referral pathways and have made it easier for professionals to refer clients to our services. We have also refreshed all our assessment paperwork following our Quality in Befriending audit.

We continue to seek additional funding to support befriending at Age UK Merton.

Service Outputs

Financial Year 2024/25

		AUKM		WG		Total	
		No.	%	No.	%	No.	%
1	No. New Volunteers	48		15		63	
2	No. Current Volunteers	AVG92		AVG38			
3	No. of Referrals	115		51		166	
4	No. and % BAME Referrals	44		17		61	37%
5	New Service Users	45		20		65	
6	New BAME Service Users	18		12		30	
7	No. of Clients Leaving	61		67		128	
8	No. Current Service Users					AVG130	
9	No. Current BAME Service Users					AVG 50	
10	% Pre-intervention outcome measures completed						100%
11	% 6 month outcome measures completed						100%

Developed a dynamic, diverse social activity programme, providing a greater variety of opportunities to connect, build relationships and access good nutrition

KEY OBJECTIVE 3 - Creating opportunities for lifelong active ageing

Increased the number of clients accessing regular physical activity programmes

Our Love Later Life Activity Programme

We continue to support older adults to participate in social and exercise-based activities and to get out and about. This year, we have continued to increase our outreach and engagement with our local communities. The number of attendees has once again grown over the past year.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The Age UK Merton activity team offers a large variety of activities, with something on our program for everyone. Service users can play a game of scrabble, eat a nourishing home-cooked meal, put on their sparkle for a dance party, or take a trip and explore new and exciting places. We offer sessions to create a handmade craft, socialise at a local restaurant with friends, partake in various exercise classes to suit their abilities and fitness levels, or simply to enjoy a coffee and chat. We bring in key speakers so clients can listen to an informative talk, pet a therapy dog, have a sound healing session and sing their heart out on a weekly basis, all in the surroundings of the caring and supportive environment of our activity centre, or in warm, safe spaces across the borough.

ICONS

April 24 – March 25: 12373 attendees, an increase from April 23 – March 24: 11440, and from April 22 – March 23: 8735

In total, we held 983 activities, events & lunches

This year, with the support from our Community Outreach Officer, we have been able to reach more clients across different areas of the borough, building relationships and delivering activities in new and accessible locations. We have spoken to faith groups, care homes and community groups to promote our activities.

This year, we were successful in a funding bid to engage with a minority community group in exercise; from September 2024, the team have run a fully-funded weekly chair-based exercise class from the Mosque in Morden for the Muslim women's community aged 50+. We have seen the number of attendees grow and their feedback tells us this is something they want and need:

"I have noticed a significant improvement in both my physical and mental health. I feel more energised and positive overall. The workouts are engaging and a fun activity with friends."

"These sessions have been a fantastic way to stay active, build strength and boost confidence in a safe and supportive environment. Caroline and team lead with real care and enthusiasm, making sure everyone feels comfortable and encouraged, whatever their ability. The class has had such a positive impact on both physical health and social wellbeing. It's a brilliant part of the timetable and I would genuinely recommend it to anyone. It would be wonderful to see it continue and grow."

We are keen to promote and support intergenerational relationships in our community. We continue to support and work with students from local colleges and schools. Over the academic year, the students from Merton & Carshalton colleges joined us for work experience placements in the centre. We've also had students from Orchard Hill school and other local primary schools come into the centre to sing Christmas carols, a real highlight for our clients.

We ran many successful events in the centre this year, including a Wimbledon Cream Tea Afternoon, The Age UK Merton Olympics, a Line Dancing Party & the much publicised "Sparkle Party", as featured in The Sun newspaper.

Our Sparkly Party was part of a project to get older people more active with a dance theme. The party was a huge success, with 37 attendees dolled up to the nines and the event receiving glowing feedback. Attending the party was a photographer and journalist from The Sun newspaper, along with Age UK National's campaigner Angelica Bell. The clients embraced the opportunity to speak about the challenges they face as they age and how vital the support is that they receive from AUKM. You can see the coverage in the link below:

<https://www.thesun.co.uk/health/32367053/angelica-bell-sun-xmas-sos-appeal/>

The Activity Team attended and supported events across the borough this year, including the Merton Big Sports Day in September, which was hosted by London Borough of Merton's Sport & Leisure team. New connections with local organisations were made and through these we have been able to add a more varied program of activities for our clients to try out: Fit Beats, Gym Induction, Salsa Dance Class, Pilates, Chair-Based Zumba, Swimming and Bollywood Dance. Some of these classes are now on our regular activities programme.

We currently run six exercise classes a week off-site in venues across the borough. This has helped us reach service users in unchartered areas and promote our work with potential clients that could avail of our support. We will continue to identify areas and communities to work with over the coming year.

Gathering and collating feedback from our service users has been a priority this year. We have installed an electronic feedback machine in our reception area, a machine called "Happy or Not". We ask service users to answer a series of basic, yet informative questions as they leave an exercise class or event at our centre. This has proved useful in our planning and has meant clients are directly involved in decision making; and it has meant we can identify the motivation behind people joining our activities and what they enjoy most.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Through the Community Infrastructure Levy (CIL) funding we run free monthly exercise taster sessions, some gentle, some more vigorous. After each taster session, we ask the clients to complete a feedback form. Again, this has helped us develop our activity program, several of the most popular taster sessions are now part of our regular program, like Salsa Dancing & Pilates.

With the support of an NHS fund, we were able once again to offer a free *soup & roll* lunch every Thursday over the winter months. This was an opportunity to share NHS Health leaflets and to gather feedback from clients about their experiences over the winter months and how we could help them.

The Activity Team has seen some structural changes and has experienced some HR challenges this year in terms of resourcing. In June 2024, we brought the Front of House function into the Activity Team. With training, upskilling and support from our Front of House colleague, all the team are now trained to cover these duties when needed. The full team have developed and extended their IT skills on Charity Log and administrative duties.

Outcomes:

Our client feels like she is returning to herself! She is not just a wife, a mother, a grandmother, a carer, she is herself! She is exercising more than ever, she has lost weight, she is socializing more, she is making new social connections, she feels listened to and heard without judgement. Most importantly she feels she has found her community!

In January, 2025 we appointed an internal applicant to the role of Activity Service Coordinator. This role supports the manager and will help us develop our booking systems and our plans of implementing more exercise classes across the borough.

Case Study

Client Information:

Mrs LM: 72-year-old female - lives in Mitcham and is recently bereaved

Context / presenting needs:

Our client is a 72-year-old female who lives in Mitcham and was introduced to AUKM in 2014 when she joined our weekly stitches sessions. She is a very keen knitter and was looking for a social group to interact with while doing her favourite hobby.

At that time, our client was a full-time carer for her husband who had many health issues. She found it difficult to find time for herself and her needs while caring for him. Fast forward several years and her husband's health declined, and our client found she had less and less time for herself. She tried to attend the centre as often as possible and would head home to check on or feed her husband between activities.

Over time, her own health began to suffer. Her mobility reduced and she began using a mobile scooter. Her world became smaller, going any distance from home was impossible. We saw this client maybe once or twice a week at most. She mentioned many times that her time at our activity centre was a real break from her routine as a carer, a time to chat with others, have a home cooked meal and perhaps join a social activity.

Sadly, our client's husband died in April 2024. At that time we recorded that our client had attended 157 sessions at AUKM over the 2023-2024 period.

During the last year we have recorded that she has attended 373 sessions at AUKM. That is an increase of 42%.

Intervention:

The morning after her husband died, our client came into AUKM for our special lunch. She said there was nowhere she'd rather be, supported and comforted by staff, clients and volunteers who knew her and her situation. She didn't want to be home alone with her thought and grief.

From that day onwards, our client said she began to live her life again. Her time was her own. She had no more responsibilities except to herself and her wellbeing. Our team took her under our wings during this fragile time. There were tears but there was also laughter and fun. We noticed that our client was spending more and more time in the centre and that her mood and wellbeing began to lift and improve. We encouraged her to join our Singing for Fun group on a Thursday, it lifts the spirits and everyone feels good afterwards. After a couple of months, we did also encourage our client to try our Chair Based Exercise class, being gentle and a good introduction for someone who hasn't exercised in some time. She loved it. Since January 2025 she has also joined our Yoga and Chair Based Zumba class. The Zumba class is her favourite, for the music, the dancing and the comradery of the group. All the ladies get on well and laugh throughout the class.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Our client mentioned that she can now hold her head up high – both physically and metaphorically. She is proud of what she has achieved and how she has improved her physical health and in doing so also her mental health over the past year. We are very proud of her too.

Outcomes:

Our client feels like she is returning to herself! She is not just a wife, a mother, a grandmother, a carer, she is herself! She is exercising more than ever, she has lost weight, she is socializing more, she is making new social connections, she feels listened to and heard without judgement. Most importantly she feels she has found her community!

She is currently attending 3 exercise classes a week, plus a social club, craft club, singing for fun, special events, supper club in the evenings and our coffee & chat group- She said she would be here 7 days a week if we were opened.

"I am feeling more and more like myself."

"I'm living my life for me now, for as many years as I can."

"When I'm at the AUKM centre I don't feel pushed aside cos I'm old – my family think I'm in my dotage. When I'm here I have peer and staff support and someone to understand where I'm coming from."

"A comforting word from AUKM staff and an arm around my shoulder offering support has given me the strength to deal with anything & there has been lots to deal with over the past year."

"I've spent my whole life thinking of others and looking after others now I'm looking after myself – with the help of AUKM."

"Thank you AUKM and thanks for being my friends."

People

Increased the number of volunteers and improved volunteering experience

Age UK Merton is grateful to all its volunteers, without whom many of our services for older adults across the Borough would not exist. They play a key role in ensuring the quality and reach of our services. We offer volunteering opportunities to people of all ages from student placements to volunteering at our centre in the community. Our oldest Volunteer is 97.

Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy. Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs. Our range of volunteers have a variety of interests and reasons for wanting to support the organisation, from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

Over the year, our volunteers have provided remarkable support in every aspect of our activities, from working one to one with our clients to providing administrative support for our staff. We provide a range of volunteering opportunities, each with clear role descriptions to enable volunteers to contribute effectively according to their skills and interests. Volunteers are recruited on a rolling basis, within a well-defined journey. We have a clear recruitment and selection process; all volunteers are interviewed, references taken up and for certain placements Disclosure and Barring Service checks are carried out. All volunteers are then matched to distinct roles, with appropriate induction, ongoing support and training.

As a team we are active attendees in volunteering networking events and forums. We attend the Merton Volunteering Network Forum and Age UK National networking meetings. The aim of these networks is to increase linked-up working with other organisations, discuss volunteering and to share resources and training.

Throughout the year, we have continued to develop volunteering relationships with local businesses to host them at our centre for volunteering days. We are exploring the mutual benefit that can be gleaned from effective corporate partnerships. This year we have had a new cohort of staff from NG Bailey join us and we have ongoing support from the 19 Group. Now an annual tradition at Christmas, we welcome ten staff from Mitcham Job Centre to support us with our annual Christmas Dinner week.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

In June, we nominated the group of students from Merton College who deliver the long-standing Christmas Parcel Project for the Young Volunteer Team of the Year Award (aimed at those aged 25 and under) at the Merton Civic Pride awards. This award recognises a team of three or more young people, who have taken action to make a difference to the community and/or lives of residents of the London Borough of Merton. Unfortunately, they did not win the award on the night, however, The Merton Partnership Civic Pride Volunteer Awards have shone a spotlight on the incredible people who make our borough a better place and it was an honour that they were shortlisted. The event was a great space to share our volunteering opportunities with the community at the associated volunteer fair that took place before the awards itself. We were very proud to showcase the great work that the students do on the Christmas Parcel Project. In December, the group again fundraised, created and delivered 100 parcels to Age UK Merton clients, who had been identified as being lonely and isolated. This year we celebrated the fifth year of the Christmas project with the college.

In July, we held a celebration event in our centre to mark National Volunteering Week and in December, we held another volunteer appreciation event to thank our volunteers for their contribution to Age UK Merton throughout the year.

This year we are proud to have had contact with 309 individual volunteers, and we have had 118 new volunteer applications.

A new relationship that we made this year was with the South London Partnership for Social Care, who supported Southwest London residents to find opportunities to work on a three-week paid placement in a range of roles within the Social Care sector. The programme was geared towards residents who were either unemployed or economically inactive, with the aim to improve pathways into work. This was a sponsored placement and at the end of the placement the person was then offered a paid role with our activity centre team.

In November, we attended the South Thames College annual South Thames Colleges Group Employer Awards, where we were nominated for the social action project award for our ongoing work with student placements for their health and social care students and the aforementioned Christmas Parcel Project. The event celebrated the incredible partnerships we have built with the college and highlighted the value of giving students the opportunity for work experience in their chosen field.

Also in November, our gardening volunteers at Age UK Merton won the prestigious "It's Your Neighbourhood" award for the second year in a row. A huge thank you to the Royal Horticultural Society and London in Bloom for recognising our dedication and passion. Our gardeners also took Age UK Merton on the road, visiting St George's hospital for the day, where many of our clients attend to help the gardening team plant the spring bulbs for patients to enjoy.

Age UK's partnership with Dunelm introduced us to the Delivering Joy campaign, where gifts were donated and were distributed by volunteers to clients in need. 50 gifts were donated to Age UK Merton. This project centred on connecting community and has helped us establish a relationship with our local Dunelm. Since this project ended, we have had a stall with information on our services at the store and we are working with Dunelm to identify future projects.

In July, we completed our yearly volunteer feedback with the group being overwhelmingly positive about their experience as volunteers. Some of the reasons why people volunteer with us included:

"It makes me feel good to be able to do something good for others."

"I enjoy helping people who are in need and making a difference to their lives."

"I really enjoy helping people whenever I get a chance, especially groups of people who may need more support than others."

"I love to do something stimulating and helpful for the community."

Following feedback from our volunteers and due to an increase in complex clients being referred to all our services, we have been developing a more robust training calendar for our volunteers. This year we have been able to offer our volunteers training in food hygiene, safeguarding, wheelchair handling and an introduction to mental health support. We will continue to offer training based on the needs of the clients of our services so that our volunteers feel well equipped for their roles.

We have also developed a shared training calendar with our partner Wimbledon Guild's volunteering team to offer a wide range of online training, sharing our resource and expertise and learning from others.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The volunteering team have completed training in Dementia and Befriending, with a view to be able to create our own bespoke training for volunteers. This training will also ensure that as a team we are able to appropriately assess clients who are referred to befriending for suitability for our services. We have identified an increase in referrals for clients who have a dementia diagnosis to our befriending service.

We have successfully recruited, trained and placed administration volunteers within service teams this year, two volunteers for the At Home team and one for Volunteering. These volunteers are benefitting the teams by providing essential back-office support allowing staff to focus on direct service delivery. Additionally, we have recruited two volunteers who are supporting the Information and Advice team, using their previous experience and skills to increase the team's capacity.

Over the year, we facilitated 20 student placements from Merton College to do work experience in our activity centre, and we had our first university placement from London Southbank University, who was placed in the Living Well team. This spring, our student from Orchard Hill specialist college finished his two-year placement with us, where he assisted in our kitchen each week. We are very pleased to have been able to work with the student and his support team to offer a great community-based learning experience for them.

Partnership working and influencing community cohesion

In the past year we have continued to build upon the strong relationships with partners across health, care and voluntary sectors in Merton. Whilst keeping the best interests of older people forefront in our minds, we have continued to engage with these partners tackling issues being faced such as the increased cost of living and identifying system-wide efficiencies in the delivery of services. We partner with organisations that align with our values and strategic direction.

The CEO continues to sit on London Borough of Merton's Health and Wellbeing Board, the Merton Health and Care Together Committee and we are a part of the newly formed Merton Provider Alliance. The Alliance will be the key partnership in delivering integrated neighbourhood teams, meeting the requirements of the London target operating model, and making the NHS 10-year plan a reality in Merton. The ICB will continue to hold local primary/community budgets and responsibilities for a transitional period whilst the Alliance matures and develops. The key is ensuring we have a truly effective and engaged alliance, so we are joining our health and sector partners in really leaning into this new landscape.

Staff across the organisation represent AUKM and the interests of older adults at other working groups and platforms that have improving health, care and social outcomes at the forefront of their priorities, including: Dementia Action Alliance, Merton Safeguarding Adults Board- practice & Quality, the London Borough of Merton Community Response Steering Group and the Merton Disabled Forum to name a few. These groups place the health and wellbeing of the Merton resident at the heart of all they do, knowing that working collaboratively in partnership is the only way forward; making the most of the limited resources available, creating efficiencies in service delivery, maximising impact and improving outcomes.

Processes

Improved safety on site

Early in 2025, we recruited a new highly-skilled Operations Manager, who has taken on the essential task of overseeing daily office functions to ensure the smooth running of the business. This involved organising personnel, providing information, and allocating resources to guarantee that administrative processes operate both efficiently and effectively.

During the review period of 2024/2025, these key areas of responsibility included:

- IT Support
- HR Support
- Estate Management

To promote efficiency, compliance, collaboration, effective communication, and coordination, the operations manager analysed various office processes—such as file management, inventory control, staff productivity and general office operations to identify areas for potential improvement.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

IT Support

Our priority is for all office technologies to operate smoothly and effectively, and to interface with each other. We have worked to implement seamless IT solutions, including reliable internet connectivity, well-equipped phones, and secure printing capabilities, all of which enhance operational efficiency. Our decentralised IT support system has proven successful in informing, educating, and empowering staff in their decision-making processes.

HR Support

We have established and maintained a variety of office policies, procedures, and systems to facilitate the efficient functioning of the organisation. A full digital reconfiguration of HR filing has taken place. We have implemented initiatives to support staff development through training and onboarding resources for new hires. We ensured compliance with health and safety policies, fostering a safe and positive work environment at AUKM. Additionally, GDPR guidelines are central to our operations, with staff, volunteers and client information stored securely and updated, as necessary. Our well-crafted employee handbook is accessible to all staff and is periodically reviewed.

Estate Management

The incoming Operations Manager has reviewed office layout and has supervised maintenance, coordinating necessary repairs with external suppliers and contractors. This included maintaining and upgrading our heating system and rewiring parts of the centre. We adhered to health and safety regulations by arranging regular testing of electrical equipment and safety devices.

We have developed comprehensive refurbishment plans for the front of the house and garden to enhance facilities for staff, volunteers, and clients in the first quarter of next year. Future renovations for the main hall, back office and conservatory will depend on funding availability.

With the relocation of staff from Vestry Hall, we have monitored and optimised office space utilisation to identify potential issues of overcrowding or underuse, which informed our decisions regarding office layout and staff relocation. A new hot-desking and a hybrid working model has allowed staff to split their time between the office and home. This model has been successfully implemented, ensuring ample space for all staff.

Our Operations Manager remains committed to continually evaluate the efficiency of office processes to identify areas for improvement.

Financial review

Over the past year Age UK Merton income has reduced marginally.

Headline activity for the 2024-2025 Financial Year:

- Income of £1,227,756 against a budgeted amount of £1,153,845
- Expenditure of £1,380,271 against a budgeted amount of £1,298,061
- Presenting a year end net loss of £152,515 against a budgeted £144,216
- Unrestricted reserve being carried forward to the 24/25 financial year of £217,180

Overall the results show:

The Trustees recognise that the economic climate is still difficult and may continue to deteriorate with limited funding opportunities, which are often short-term. Despite this caution, Age UK Merton has a stable and sound financial position for the foreseeable future with some confirmed grants and contracts in place until March 2027.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Going Concern

The Board of Trustees is of the view that forecast expenditure to 31 March 2026 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources. The Board also notes the cover available from Age UK Merton's reserves.

Looking further ahead into 2026, 12 months from the date of the Independent Audit of the 2024–25 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase by March 2026, though they accept that there remain economic pressures from increased employment costs. Going concern is assessed quarterly as a standing item on the agenda at Finance Committee.

Reserves Policy

The Finance Committee conducts a three-monthly review of the level of unrestricted reserves by considering risks associated with various income streams, expenditure plans and balance sheet items. Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are grants or donations which the donor has specified are to be used solely for specific activities or projects undertaken by the Charity. Reserves are needed to bridge the funding gap between spending on providing services and receiving resources through fundraising and paid-for services. The Trustees have a target of holding between three and six months of core costs in their unrestricted reserves and the target reserves for 6 months core costs is £190,000.

The review enables the Committee to determine whether the level of unrestricted reserves is sufficient to:

- allow time for reorganisation of Age UK Merton's work in the event of a downturn in income or asset values
- protect ongoing work programmes
- allow the Charity to meet its objectives.

As at the end of the year the unrestricted reserves held were £217,180.

The Committee has considered the Charity Commission's guidance Charity Reserves: Building Resilience (January 2016) in undertaking this review.

The risks and issues considered include:

- Level of dependence on any one source of income
- Likelihood of a downturn in any of the various income streams,
- Period of time required to re-establish income streams
- Period of time required to downsize or reorganise the Charity operations
- Potential decrease in the value of the investments
- Requirements for a reasonable level of working capital.

Funds Materially in Deficit

The Trustees acknowledge that two funds show as being materially in deficit at the end of the financial year, Volunteering & Befriending and Community Outreach. Volunteering & Befriending has proven difficult to find continuation funding at the level of its previous capacity and therefore has now reduced its capacity in line with the funding and the deficit on the year will be met from unrestricted funds.

Community Outreach funding came to an end during the year and the deficit arises from a continuation of the work, met by unrestricted reserves, whilst future funding is sourced. This is for a limited period.

Investment Policy and Objectives

Aside from retaining a prudent amount in reserves each year, the Trustees conduct a review of the investment policy for Age UK Merton on an annual basis. The Charity's investment policy is to keep sufficient cash levels in a current Bank account to meet the short-term needs of the organisation. Amounts above those required for these needs are invested with specialist charity investment managers where a low overall risk and above average rate of interest is received on the deposit. Currently these excess funds are deposited with Charity Offices Investment Fund under their Charities Deposit Fund scheme, in a Virgin Terms Savings account and with Bath Building Society. COIF is regulated by the Financial Services Authority and is an ethical investor.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Risk Management

The Trustees have overall responsibility for ensuring the Charity has the most appropriate and effective control systems to safeguard the organisation and any of its assets. These controls protect the organisation against fraud and other irregularities.

This role and the associated practices offer reassurance that:

- The Charity's assets are safeguarded against unauthorised use or disposition
- Proper and reliable financial records are maintained
- The Charity complies with all relevant legislation and regulations.

The Charity maintained a risk register within the year to allow Trustees to assess risk, existing controls and mitigations and residual risk, which allows them to identify further actions to reduce risk further. Risks are categorised by the following headings; Compliance, Governance, Finance, Operations and External.

The Trustees view the risks faced by Age UK Merton to be fairly typical for a local charity delivering services for older adults. However, the risk register is updated frequently with emerging risks discussed by the Trustees to ensure that the overall risk profile of the Charity is kept within reasonable limits.

The organisation's policies and procedures continue to be reviewed on a regular basis. The Board works closely with the senior staff to address risk within the organisation. This is in addition to support around financial controls from our Auditor.

Operational and Compliance risks are minimised by the implementation of appropriate policies and procedures, as well as softer mitigations such as staff welfare and emotional support. Insurance policies are in place to cover public liability, premises and contents, professional indemnity, and volunteers. As is the case with many other charities in the sector, one of the principal risks identified by the Trustees relates to Finances, including competition for funding in an environment where our clients' needs are increasing and resources are decreasing.

To mitigate this, Trustees and senior management team are working to ensure we offer excellent services and value for money. We are seeking to demonstrate the quality and impact of our services to reassure funders and partners that resources are used efficiently for the best impact on our beneficiaries.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2025, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Trustees determine staff pay scales and review them on annual basis as part of the annual budgeting process. This includes the review of the remuneration of key management personnel within the annual review process.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, United Kingdom Generally Accepted Accounting Practice and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Principal Activity

The charitable company's principal activity for the year, which is ultimately the objects set out in the Articles of Association was to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Governing Document

Age UK Merton is a company limited by guarantee governed by its Articles of Association, which were adopted in 2004, revised in 2012 with further revision in November 2015 to amend Section 21 regarding the composition of the Board of Trustees and further amendment in November 2021 to allow for General Meetings to take place electronically. The Articles were further amended at the Annual General Meeting in November 2024 to specify maximum terms for trusteeship. The geographical scope of the organisation's work encompasses the entire London Borough of Merton.

The Charity was originally founded in 1961 and was registered as an unincorporated charity with the Charity Commission 30 August 1961. The Charity incorporated 7 July 2004.

Age UK Merton is an independent Charity, responsible for its own policy, direction and funding. Age UK Merton is also a member of Age England Association.

Public Benefit

The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We believe that we have complied with the guidance; and seek to demonstrate this within this report. Our objects and funding limit the services we provide to those detailed in our charitable objectives.

The Aims of the Charity are to promote the relief of elderly people in any manner, which now and hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Trustees

All Trustees give their time voluntarily and receive no benefits from the Charity apart from reimbursed expenses set out in the accounts. The Board of Trustees meets every two months and is responsible for governing the affairs of Age UK Merton. The Board agrees the strategic direction to ensure the organisation fulfils its objectives. It takes overall responsibility for ensuring that the financial, legal and contractual obligations of the Charity are met and that there are satisfactory systems and controls in place. The Board of Trustees receive regular reports from the Finance Committee who oversee the finances of the organisation. The Board has reserved the right to establish working groups from within its members to discuss and make recommendations on specific areas of governance, such as Policies and Procedures.

The Chief Executive Officer attends all Board meetings and sub-committee meetings.

The Trustees serving during the year and to the date of this report were as follows:

B Dillon

T Byers

R M Batson

A Moledina

K Murray

P W Southgate

T Scott

E Nutting

H Shrimpton

(Resigned 20 November 2024)

(Appointed 20 November 2024)

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Appointment of new Trustees

As set out in the Articles of Association, Trustees are elected at the Annual General Meeting (AGM) and may serve a term of three years after which they may be re-elected for a further three years. There must be at least three Charity Trustees. If the number falls below this minimum, the remaining Trustee or Trustees may act only to call a meeting of the Charity Trustees, or appoint a new Trustee. The person elected Chair may serve for six consecutive years. The Board can co-opt members during the year to ensure that the Board has a broad range of skills and experience and to facilitate Trustee succession.

Trustee recruitment and induction

Trustees are recruited through advertisement, professional, personal and member contacts. We aim to recruit local people or people whose skills the Board have identified as needed. The Trustees endeavour to ensure there is a balance of skills, gender, age, ethnicity, disability, sexual orientation, culture, politics or religious belief which reflects the diversity of our community and best represents older adults in Merton. New Trustees are given an induction pack and training to brief them on their legal obligations under charity and company law, the Charity Commission guidance on public benefit and inform them of the content of the Articles of Association. Further training is offered on a regular basis to all Board members and Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Management

Day-to-day management and decision making of the Charity is delegated to the Chief Executive Officer who works closely with executive team and other management staff to deliver the Charity's strategic objectives. The Chief Executive Officer reports to the Chair and the Board.

EXECUTIVE TEAM

Sarah Goad CEO

Helen Regan Head of Services

Rebecca Williams Head of Finance

Recruitment

The Charity is committed to recruiting talented, dedicated people who share our values and represent the diversity of both Merton and its older adult population. We are actively seeking to recruit candidates who will increase the diversity of our team. All candidates are assessed and recruited following our Recruitment Policy.

Training

Training for our staff and volunteers is a critical aspect of our Strategic Plan. We have implemented a full suite of accessible online Mandatory Training to facilitate both individual and team development. Training is a separate budgetary heading allowing the Board and Chief Executive to align the training plan and financial resources required in the financial planning cycle. The Charity offers core online training for all new starters. In addition, role specific training based on an individual's development needs is offered throughout the year and following appraisal.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Related parties and co-operation with other organisations

None of our Trustees receive remuneration or other benefit from their work with the Charity. Any connection between a Trustee or Senior Manager of the Charity with service user, external contractor, staff member or supplier of services must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. All related party transactions are managed in accordance with the Charity's conflicts of interest policy. Any related party transactions were reported in note 14 of the accounts.

Our supporters

Age UK Merton wishes to thank all of our supporters for their generosity over the last year. No matter how large or small, each contribution makes a difference.

Over the year, the Charity has benefitted from support from a number of new partners, in addition to help from long-term supporters. We rely on funding from a variety of sources, including our clients, who pay for our high-quality services. We thank them for choosing the Charity as a service provider and aspire to continue to provide the highest quality support to help them love later life. In addition, we thank our local partners, London Borough of Merton Council and Clarion Housing.

We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Merton's older adults. We also thank partners from further afield who have chosen to invest in Merton. In particular, we are grateful to the National Lottery Community Fund, Age UK, Henry Smith Charitable Foundation, Vernon Ely, City Bridge Trust and John Horseman Charitable Trust, Screwfix Foundation, Tesco's Foundation.

This support from national funders is testament to the needs of older adults in Merton and our unique position to help everyone love later life.

Finally, we pay our sincere thanks to all those individuals who have made donations or attended our fundraising events over the last year. Every penny donated is put to good use in our efforts to make Merton a great place to grow old.

Statement of trustees' responsibilities

The trustees, who are also the directors of Age UK Merton for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

AGE UK MERTON

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Auditor

In accordance with the company's articles, a resolution proposing that Kingston Burrowes Audit Ltd be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.



.....
T Byers
Chair

Date: ..8th October 2025.....

AGE UK MERTON

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE UK MERTON

Opinion

We have audited the financial statements of Age UK Merton (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

AGE UK MERTON

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF AGE UK MERTON

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charitable company for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

AGE UK MERTON

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF AGE UK MERTON

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kevin Fisher BA FCA CTA (Senior Statutory Auditor)

For and on behalf of Kingston Burrowes Audit Ltd, Statutory Auditor

Chartered Accountants

308 Ewell Road

Surbiton

Surrey

KT6 7AL

13 October 2025

AGE UK MERTON

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	59,132	-	59,132	73,604	-	73,604
Charitable activities	4	295,697	860,801	1,156,498	280,946	886,457	1,167,403
Other trading activities	5	1,052	-	1,052	1,252	-	1,252
Investments	6	11,074	-	11,074	13,044	-	13,044
Total income		366,955	860,801	1,227,756	368,846	886,457	1,255,303
Expenditure on:							
Raising funds	7	2,979	-	2,979	2,239	-	2,239
Charitable activities	8	519,236	858,056	1,377,292	401,932	872,430	1,274,362
Total expenditure		522,215	858,056	1,380,271	404,171	872,430	1,276,601
Net gains/(losses) on investments	13	(1,610)	-	(1,610)	2,833	-	2,833
Net income/(expenditure) and movement in funds		(156,870)	2,745	(154,125)	(32,492)	14,027	(18,465)
Reconciliation of funds:							
Fund balances at 1 April 2024		374,050	156,039	530,089	406,542	142,012	548,554
Fund balances at 31 March 2025		217,180	158,784	375,964	374,050	156,039	530,089

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 34 to 46 form part of these financial statements.

AGE UK MERTON


BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	15		2,385		2,471
Investments	16		32,062		33,672
			<u>34,447</u>		<u>36,143</u>
Current assets					
Debtors	18	49,268		95,950	
Cash at bank and in hand		505,654		608,571	
		<u>554,922</u>		<u>704,521</u>	
Creditors: amounts falling due within one year	19	(213,405)		(210,575)	
Net current assets			<u>341,517</u>		<u>493,946</u>
Total assets less current liabilities			<u>375,964</u>		<u>530,089</u>
The funds of the charitable company					
Restricted income funds	22		158,784		156,039
Unrestricted funds	23		217,180		374,050
			<u>375,964</u>		<u>530,089</u>

The notes on pages 34 to 46 form part of these financial statements.

The financial statements were approved by the trustees on .8th.October.2025.....



B Dillon
Treasurer



T Byers
Chair

Company registration number 05173595 (England and Wales)

AGE UK MERTON

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	26		(113,991)		22,909
Investing activities					
Purchase of tangible fixed assets		-		(259)	
Investment income received		11,074		13,044	
Net cash generated from investing activities			11,074		12,785
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(102,917)		35,694
Cash and cash equivalents at beginning of year			608,571		572,877
Cash and cash equivalents at end of year			505,654		608,571

The notes on pages 34 to 46 form part of these financial statements.

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Age UK Merton is a private company limited by guarantee incorporated in England and Wales. The registered office is 277 London Road, Mitcham, Surrey, CR4 3NT.

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charitable company.

1.4 Income

Income is recognised when the charitable company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charitable company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charitable company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	33% on cost
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Individual assets costing £1,000 or more are capitalised at cost and depreciated over their estimated useful economic lives on a straight-line basis.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charitable company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charitable company's balance sheet when the charitable company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charitable company's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Corporation Taxation

The Charity is exempt from tax on income and gains falling within Section 505 of the Income and Corporation Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

1.14 Grant making to individuals

Grant applications are considered by the Finance Sub Committee on a frequent basis and the average grant is £250.

2 Critical accounting estimates and judgements

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	59,132	72,604
Legacies	-	1,000
	<u>59,132</u>	<u>73,604</u>

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Providing services to older adults						
Charitable income	295,697	860,801	1,156,498	280,946	886,457	1,167,403
	<u>295,697</u>	<u>860,801</u>	<u>1,156,498</u>	<u>280,946</u>	<u>886,457</u>	<u>1,167,403</u>

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	1,052	1,252
	<u>1,052</u>	<u>1,252</u>

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	11,074	13,044
	<u>11,074</u>	<u>13,044</u>

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	2,979	2,239
	<u>2,979</u>	<u>2,239</u>

8 Expenditure on charitable activities

	Providing services for older adults 2025 £	Providing services for older adults 2024 £
Direct costs		
Staff costs	809,999	767,857
Project costs	154,131	151,337
Office costs	29,357	28,635
Premises costs	78,565	35,423
Vehicle costs	55	945
Volunteer expenses	2,238	1,849
Staff other costs	16,816	13,721
	<u>1,091,161</u>	<u>999,767</u>
Share of support and governance costs (see note 9)		
Support	286,131	274,595
	<u>1,377,292</u>	<u>1,274,362</u>
Analysis by fund		
Unrestricted funds	519,236	401,932
Restricted funds	858,056	872,430
	<u>1,377,292</u>	<u>1,274,362</u>

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

9 Support costs allocated to activities

	2025 £	2024 £
Staff costs	177,083	158,424
Depreciation	86	85
Premises costs	35,362	42,034
Office costs	31,676	29,780
Consultancy fees	26,357	26,713
Bank charges	2,216	2,344
Governance costs	13,351	15,215
	<u>286,131</u>	<u>274,595</u>
Analysed between:		
Providing services for older adults	<u>286,131</u>	<u>274,595</u>

10 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	5,192	6,344
Depreciation of owned tangible fixed assets	<u>86</u>	<u>85</u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year.

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Senior management team	9	9
Other direct charitable staff	16	16
At Home with Age UK Merton	<u>20</u>	<u>19</u>
Total	<u>45</u>	<u>44</u>

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Employees

(Continued)

Employment costs	2025 £	2024 £
Wages and salaries	891,793	840,122
Social security costs	69,817	63,905
Other pension costs	25,472	22,254
	<u>987,082</u>	<u>926,281</u>

The company has a defined contribution pension scheme, which all employees are entitled to join. The company contributes 4% and the employees contributed 4% and employees may make further additional voluntary contributions

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£70,001 - £80,000	<u>1</u>	<u>1</u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	<u>88,970</u>	<u>81,638</u>

13 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	<u>(1,610)</u>	<u>2,833</u>

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

15 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2024	11,946
At 31 March 2025	11,946
Depreciation and impairment	
At 1 April 2024	9,475
Depreciation charged in the year	86
At 31 March 2025	9,561
Carrying amount	
At 31 March 2025	2,385
At 31 March 2024	2,471

16 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2024	33,672
Valuation changes	(1,610)
At 31 March 2025	32,062
Carrying amount	
At 31 March 2025	32,062
At 31 March 2024	33,672

Listed investments consist of COIF Charities Investment Fund Income Units. These have been included at bid market value price.

There were no investment assets outside the UK.

	2025 £	2024 £
Listed investments carrying amount	32,062	33,672

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17 Contingent assets

Total contingent assets as at 31 March 2025 is £300,079 (2024: £812,918).

18 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	20,173	43,383
Other debtors	50	-
Prepayments and accrued income	29,045	52,567
	<u>49,268</u>	<u>95,950</u>

19 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		18,159	17,435
Deferred income	20	176,534	173,638
Trade creditors		4,202	3,257
Other creditors		4,139	4,954
Accruals		10,371	11,291
		<u>213,405</u>	<u>210,575</u>

20 Deferred income

	2025 £	2024 £
Other deferred income	<u>176,534</u>	<u>173,638</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>176,534</u>	<u>173,638</u>
Movements in the year:		
Deferred income at 1 April 2024	173,638	115,371
Released from previous periods	(173,638)	(115,371)
Resources deferred in the year	<u>176,534</u>	<u>173,638</u>
Deferred income at 31 March 2025	<u>176,534</u>	<u>173,638</u>

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	25,472	22,254

The charitable company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

22 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Grants to individuals	4,888	-	-	4,888
Health Programmes	66,263	298,217	(247,338)	117,142
Information and Advice	116,549	372,777	(373,187)	116,139
Love Later Life	13,657	37,630	(50,190)	1,097
Volunteers and Befriending	(31,118)	114,417	(161,406)	(78,107)
Activities	35	-	-	35
Direct Services	5,724	-	(5,724)	-
Partner & Community Outreach Worker	(19,959)	25,172	(15,623)	(10,410)
At Home Age Uk Merton	-	3,870	(3,870)	-
Overheads	-	8,718	(718)	8,000
	156,039	860,801	(858,056)	158,784

Previous year:

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Grants to individuals	4,888	-	-	4,888
Health Programmes	3,450	331,103	(268,290)	66,263
Information and Advice	89,606	325,264	(298,321)	116,549
Love Later Life	3,683	80,529	(70,555)	13,657
Volunteers and Befriending	1,071	109,250	(141,439)	(31,118)
Activities	11,158	5,533	(16,656)	35
Direct Service	28,156	6,787	(29,219)	5,724
Partner & Community Outreach Worker	-	3,616	(23,575)	(19,959)
At Home with Age UK Merton	-	16,250	(16,250)	-
Overheads	-	8,125	(8,125)	-
	142,012	886,457	(872,430)	156,039

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Restricted funds

(Continued)

Direct Services - At Home with Age UK Merton

Direct Services incorporates our At Home and Happy Feet service. At Home provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Happy Feet – Footcare Service. Both the At Home Service and Happy Feet are paid for services, with clients paying a fee to receive the services.

Grants to Individuals

These funds provide us with a resource for making small grants to older people in particular need across Merton, the average grant being £250.

Health Care Programmes

This incorporates the Living Well and Living Well Plus services.

Living Well

This service is funded by the London Borough of Community Partnership Programme and Better Care Fund through which Age UK Merton works in partnership with other voluntary sector organisations and Adult Social Care to support older Merton residents with their social, emotional and nutritional needs. We receive referrals from Adult Social Care and provide individuals with a person-centred assessment to improve individual's overall wellbeing, safety and social connection.

Living Well Plus

The service provides one-to-one support for older adults experiencing low-level hoarding and clutter issues. The service seeks to enable the individuals to improve home safety, address the root causes of the issue and improve health and wellbeing.

Information and Advice Service

This service is to help people in the community to claim a range of welfare benefits and assist with other issues such as housing, social care etc. We provide an appointment service at our offices —giving advice over the phone and, increasingly, by email— provided by specialist information and advice staff. We received funding the National Lottery Community Fund to help develop this service over five years with key objectives around improving access, quality, information governance and positive outcomes for clients in areas like benefits assessment. We have also provide a Warm & Well in Merton service.

The funding is provided by the London Borough of Merton for an adviser specialising in income maximisation, health, housing and community care advice.

During the year, Age UK Merton, along with Wimbledon Guild, was funded by the London Borough of Merton to provide the Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2025.

Love Later Life including Activities

The service provides a programme of activities running Monday to Friday in our Centre and across the Borough, supporting people to stay active in body and mind. These services are largely funded through client income but we have received support to help subsidise costs and support specific activities. During the year we have seen a steady increase in the variety and locations of these activities, with new particular interest in the Singing For Fun and poetry sessions.

This service also provides a healthy lunch each day during the week, with a special, themed lunch once a month.

Volunteering and Befriending

We have been funded by London Borough of Merton for the provision of the Merton Befriending Scheme, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high- quality befriending services for isolated older people. We also received funding to pilot a Connect and Befriend service, providing a befriending scheme to those that are experiencing complex mental health issues.

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Restricted funds

(Continued)

Project & Community Outreach Worker Payments

Age UK special reserves have provided funding for a part time community outreach worker to engage with the wider older community in Merton, helping to expand the reach of our services and ensure that we are able to provide the support needed to older people across the Borough.

Further funding is expected for both of the funds that are in deficit and we are confident in raising these funds in this financial year to cover the previous year's deficit and maintain the service as it is.

23 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2025 £
Designated fund - Buildings and maintenance	110,105	-	-	-	110,105
General funds	263,945	366,955	(522,215)	(1,610)	107,075
	<u>374,050</u>	<u>366,955</u>	<u>(522,215)</u>	<u>(1,610)</u>	<u>217,180</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2024 £
	110,105	-	-	-	110,105
General funds	296,437	368,846	(404,171)	2,833	263,945
	<u>406,542</u>	<u>368,846</u>	<u>(404,171)</u>	<u>2,833</u>	<u>374,050</u>

24 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	2,385	-	2,385
Investments	32,062	-	32,062
Current assets/(liabilities)	182,733	158,784	341,517
	<u>217,180</u>	<u>158,784</u>	<u>375,964</u>

AGE UK MERTON

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

24 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	2,471	-	2,471
Investments	33,672	-	33,672
Current assets/(liabilities)	337,907	156,039	493,946
	<u>374,050</u>	<u>156,039</u>	<u>530,089</u>

25 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

26 Cash (absorbed by)/generated from operations

	2025 £	2024 £
Deficit for the year	(154,125)	(18,465)
Adjustments for:		
Investment income recognised in statement of financial activities	(11,074)	(13,044)
Fair value gains and losses on investments	1,610	(2,833)
Depreciation and impairment of tangible fixed assets	86	85
Movements in working capital:		
Decrease in debtors	46,682	3,092
(Decrease) in creditors	(66)	(4,193)
Increase in deferred income	2,896	58,267
Cash (absorbed by)/generated from operations	<u>(113,991)</u>	<u>22,909</u>

27 Analysis of changes in net funds

The charitable company had no material debt during the year.

